

Application No. 09/832,304  
GAU 3624  
Filed April 10, 2001

AMENDMENT TO CLAIMS

With respect to the above-identified Office Action, please amend the Claims as follows:

1-5 (Cancelled)

6. (New) A method of electronic payment comprising:
  - a. A buyer purchasing a prepaid account of a stipulated amount from an account vendor;
  - b. the buyer receiving an account identifier from the account vendor;
  - c. the buyer selecting goods and services for purchase from a merchant; and
  - d. the buyer making payment through the debiting the prepaid account and crediting the amount to the merchant.
7. (New) The method of claim 6 further comprising the buyer receiving an account card from the account vendor recording at least one of the following categories of information consisting essentially of an account identifier, an amount of the account, the account vendor, an account holder, account expiration date and mechanism for a merchant to verify payment.
8. (New) The method of claim 7 wherein the account card received from the account vendor is machine readable.
9. (New) The method of claim 7 wherein information contained on the account card can be electronically read and transmitted from the location of the merchant for verification or confirmation of an account holder payment to the merchant.
10. (New) A method of electronic payment wherein the buyer's identity or banking information is not disclosed comprising:
  - a. purchasing a device consisting essentially of an account number correlated to a monetary account, the amount of the account being substantially equivalent to the device purchase price;
  - b. selecting goods or services for purchase from a merchant; and
  - c. paying the purchase price of the goods or services by debiting the account and crediting the merchant.

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11. (New) The method of claim 10 further comprising the merchant obtaining verification of payment made or to be made to the merchant.
12. (New) The method of claim 10 further comprising a card number.
13. (New) The method of claim 12 further comprising the card number being machine readable.
14. (New) The method of claim 10 further comprising a PIN.
15. (New) The method of claim 10 further comprising an expiration date.
16. (New) The method of claim 10 wherein the device purchase price is equal to the amount of the account.
17. (New) A machine readable device for payment of goods or services wherein the buyer's identity or banking information is not disclosed comprising an account number correlated to a monetary account substantially equivalent to the purchase price of the device and wherein the value of purchased goods or services can be debited from the account.
18. (New) The device of claim 17 further consisting essentially of the identity of the entity issuing the device or holding the account.
19. (New) The device of claim 17 further comprising the identity of the entity issuing or holding the account, and a machine readable component.
20. (New) The device of claim 17 further comprising a card.
21. (New) The device of claim 17 further consisting essentially of a visually readable account number, a machine readable component, an expiration date and the identity of the entity issuing the device or holding the account.
22. (New) The device of claim 17 further consisting essentially of a visually readable account number, a machine readable component, a PIN, and the identity of the entity issuing the device or holding the account.
23. (New) A card consisting essentially of an account number correlated to an account, and identity of an entity issuing the card or holding the account.
24. (New) An machine comprising a payment acceptance component and a card issuing component wherein the card comprises an account number correlated to a monetary account substantially equivalent to payment.